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FAX TRANSMISSION

DATE: March 28, 2007

PTO IDENTIFIER: Application Number 10/036,009-Conf. #2437
Patent Number

Inventor: Yuichi Takatsu

MESSAGE TO: US Patent and Trademark Office

FAX NUMBER: (571) 273-8300

FROM: RADER, FISHMAN & GRAUER PLLC

Charles A. Bieneman

PHONE: (248) 594-0648

Attorney Dkt #: 65316-0008

PAGES (Including Cover Sheet): 22

CONTENTS: IDS (Citation) by Applicant (1 page)
4 References (15 pages)
Supplemental Information Disclosure Statement (3 pages)
Fee Transmittal (1 page)
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Certificate of Transmission (1 page)

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PTO/SB/97 (09-04)

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Application No. (if known): 10/036,009

Attorney Docket No.: 65316-0008

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on March 28, 2007
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IDS (Citation) by Applicant (1 page)

4 References (15 pages)

Supplemental Information Disclosure Statement (3 pages)

Fee Transmittal (1 page)

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PTO/SB/17 (07-06)

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Effective on 12/08/2004.
Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).

FEE TRANSMITTAL
For FY 2006

Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT	(\\$) 180.00
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Complete If Known

Application Number	10/036,009-Conf. #2437
Filing Date	December 26, 2001
First Named Inventor	Yuichi Takatsu
Examiner Name	D. Lastra
Art Unit	3622
Attorney Docket No.	65316-0008

METHOD OF PAYMENT (check all that apply)

Check Credit Card Money Order None Other (please identify): _____

Deposit Account Deposit Account Number: 18-0013 Deposit Account Name: Rader, Fishman & Grauer PLLC

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

Charge fee(s) indicated below Charge fee(s) indicated below, except for the filing fee

Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 Credit any overpayments

FEE CALCULATION**1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Small Entity	Fee (\$)	Small Entity	Fee (\$)	Small Entity	Fee (\$)	
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

2. EXCESS CLAIM FEES**Fee Description**

Each claim over 20 (including Reissues)

Small Entity	
Fee (\$)	Fee (\$)

50 25

Each independent claim over 3 (including Reissues)

200 100

Multiple dependent claims

360 180

Total Claims	Extra Claims	Fee (\$)	Fee Paid (\$)	Multiple Dependent Claims	
- =	x	=		Fee (\$)	Fee Paid (\$)

HP = highest number of total claims paid for, if greater than 20.

Indep. Claims	Extra Claims	Fee (\$)	Fee Paid (\$)	
- =	x	=		

HP = highest number of independent claims paid for, if greater than 3.

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
- 100 =	/50	(round up to a whole number) x	=	

4. OTHER FEE(S)

Non-English Specification, \$130 fee (no small entity discount)

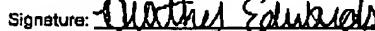
Other (e.g., late filing surcharge): 1806 Submission of an Information Disclosure Statement 180.00

SUBMITTED BY

Signature		Registration No. (Attorney/Agent)	51,472	Telephone	(248) 594-0648
Name (Print/Type)	Charles A. Bieneman	Date	March 28, 2007		

Fee Transmittal

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Docket No.: 65316-0008
(PATENT)

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Dated: March 28, 2007 Signature: Heather Edwards
(Heather Edwards)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Yuichi Takatsu

Application No.: 10/036,009

Confirmation No.: 2437

Filed: December 26, 2001

Art Unit: 3622

For: ELECTRONIC SETTLEMENT
APPARATUS, ELECTRONIC
SETTLEMENT METHOD, STORAGE
MEDIUM, AND COMPUTER DATA
SIGNAL

Examiner: D. Lastra

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 CFR 1.97, Applicant(s) hereby make of record the following additional documents. A PTO Form SB/08 and a full copy of each of the documents required under 37 CFR 1.98(a)(2) accompany this statement.

Applicant(s) have become aware of the following documents, cited in an Office Action issued January 4, 2007 by the Japanese Patent Office, during the prosecution of International Application No. 2000-400344, which corresponds to the above referenced application, and in accordance with 37 CFR 1.97(c) and (e)(1) or (b)(3), hereby submit(s) these documents for the Examiner's consideration. These documents are cited on the enclosed PTO Form SB/08, and a copy of the Office Action and of each document required under 37 CFR 1.98(a)(2) cited thereon are enclosed as well.

03/29/2007 TL0111 00000056 180013 10036009
01 FC:1806 180.00 DA

Application No.: 10/036,009

Docket No.: 65316-0008

This statement is not to be interpreted as a representation that the cited documents are material, that an exhaustive search has been conducted, or that no other relevant information exists. Nor shall the citation of any document herein be construed *per se* as a representation that such document is prior art. Moreover, Applicant(s) understand(s) the Examiner will make an independent evaluation of the cited documents.

This Information Disclosure Statement is filed after the mailing date of a Final Office Action or Notice of Allowance, whichever occurred first, but on or before payment of the Issue Fee (37 CFR 1.97(d)). Applicant(s) hereby petition(s) that the Information Disclosure Statement be considered.

I hereby certify, pursuant to 37 CFR 1.97(e)(1), that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

Furthermore, in accordance with 37 CFR 1.704(d), Applicant(s) note(s) that to our knowledge this communication was not received by any individual designated in 1.56(c) more than thirty days prior to the filing of this statement.

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Application No.: 10/036,009

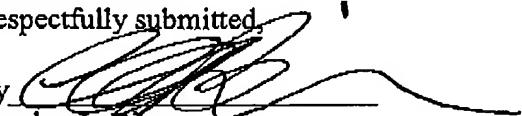
MAR 28 2007

Docket No.: 65316-0008

Please charge our Deposit Account No. 18-0013 in the amount of \$180.00 covering the fee set forth in 37 CFR 1.17(p). The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 18-0013, under Order No. 65316-0008. A duplicate copy of this paper is enclosed.

Dated: March 28, 2007

Respectfully submitted,

By 
Charles A. Bieneman

Registration No.: 51,472
Michael B. Stewart
Registration No.: 36,018
RADER, FISHMAN & GRAUER PLLC
Correspondence Customer Number: 10291
Attorneys for Applicant

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PTO/SB/08A/B (09-06)

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Substitute for form 1449/PTO				Complete if Known	
				Application Number	10/036,009-Conf. #2437
				Filing Date	December 26, 2001
				First Named Inventor	Yuichi Takatsù
				Art Unit	3622
				Examiner Name	D. Lastra
Sheet	1	of	1	Attorney Docket Number	
65316-0008					

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)	MM-DD-YYYY		

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	MM-DD-YYYY		
					T ⁶

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 801.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language translation is attached.

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
		T ²			
CA	Admilk, etsuran kaisuu ni ouji tokuten - netto koukoku ni shin shuhou. Nikkei Sangyou Shimbun, August 8, 2000, page 2.				
CB	Pasokon hanbai makikaeshi, NEC ga Genkin Warimodoshi card - Gyoushoku Hatsu, GC to teikei. Nihon Keizai Shimbun, February 22, 1996, morning edition, page 11.				
CC	Eikoku Midland Ginkou to kakushu payment card, Card Wave, C.media Corporation, May 10, 1999 vol. 12 No. 6, pp 23-36.				
CD	Copy of Office Action from counterpart Japanese Patent Application issued January 4, 2007, with english translation. (5 pages)				

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature	Date Considered	
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